

**STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of the Office of Financial and Insurance Services

In the matter of:

Katherine Lilly

and

**Lending Expert Team, L.L.C.
9320 Telegraph Rd.
Taylor, Michigan 48180,**

Docket No. 2005-682

Agency No. 05-500-MB

Enforcement Case No. 05-3588

Respondents.

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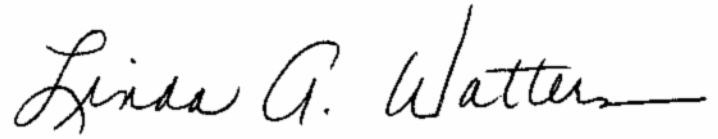
CONSENT ORDER

**Issued and Entered,
On December 15, 2005,
by Linda A. Watters,
Commissioner**

Based on the Stipulation set forth above, IT IS ORDERED that:

1. Katherine Lilly and Lending Expert Team, L.L.C. shall CEASE AND DESIST engaging in a residential mortgage activity governed by the Act, unless Katherine Lilly and Lending Expert Team, L.L.C. are otherwise exempt from the Act, or until such time as Katherine Lilly and Lending Expert Team, L.L.C. are granted a license under the Act.
2. Katherine Lilly and Lending Expert Team, L.L.C. agree to pay to the OFIS, within 30 days of the date that this Order is executed, a total civil fine in the amount of \$2,000.00.

The Commissioner retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as she shall deem just, necessary and appropriate in accordance with the Act.

A handwritten signature in black ink that reads "Linda A. Watters" followed by a horizontal line.

Linda A. Watters,
Commissioner